

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
LaShawn G. Tillery
Debtor

Case No. 23-00607-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 26, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	#+ LaShawn G. Tillery, 504 Twin Pine Lane, Tobyhanna, PA 18466-8342
5529235	Amerihome Mortgage Co., LLC, 425 Phillips Blvdl Cenlar, Trenton, NJ 08618
5529240	+ Lending USA LLC, 15303 Ventura Blvd, Sherman Oaks, CA 91403-6630
5529244	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 26 2025 23:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5544042	Email/Text: BKelectronicnotices@cenlar.com	Feb 26 2025 18:40:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
5529236	+ EDI: CAPITALONE.COM	Feb 26 2025 23:39:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
5529236	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 18:44:16	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
5532576	EDI: CAPITALONE.COM	Feb 26 2025 23:39:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5532576	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 18:43:59	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5529238	+ EDI: CITICORP	Feb 26 2025 23:39:00	Citicards CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
5529239	+ EDI: WFNNB.COM	Feb 26 2025 23:39:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
5661402	Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2025 18:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939
5661403	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2025 18:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939, Freedom Mortgage Corporation, Bankruptcy Department 46037-7939
5544988	EDI: JEFFERSONCAP.COM	Feb 26 2025 23:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5541851	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 18:44:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5529241	Email/Text: EBN@Mohela.com	Feb 26 2025 18:40:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield,

			MO 63005-1243
5534880	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5529242	Email/Text: ac@getpowerpay.com	Feb 26 2025 18:40:00	Powerpay, 2900 Horizon Dr Suite 200, King of Prussia, PA 19406
5529499	EDI: PENNDEPTREV	Feb 26 2025 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5529499	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5529243	+ EDI: SYNC	Feb 26 2025 23:39:00	SYNCB/Amazon PLCC, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5529243	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 18:44:14	SYNCB/Amazon PLCC, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5529411	^ MEBN	Feb 26 2025 18:35:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5529588	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 26 2025 18:43:57	U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
5529237	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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Jack N Zaharopoulos

TWecf@pamd13trustee.com

Timothy B. Fisher, II

on behalf of Debtor 1 LaShawn G. Tillery donna.kau@pocono-lawyers.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

LaShawn G. Tillery

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7630

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-00607-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

LaShawn G. Tillery

2/26/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.